### Case 18-18920 Doc 1 Filed 07/03/18 Entered 07/03/18 16:56:36 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for	Don First name	First name	_
	example, your driver's license or passport).	Middle name	Middle name	_
	Bring your picture identification to your meeting with the trustee.	Tillman  Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	_
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7934		

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Debtor 1 Don Tillman

Document Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business nan Employer Identific Numbers (EIN) you sed in the last 8 include trade name doing business as in	Lation to have years  I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)  EINs
5. Where you live	126 S. 21st	If Debtor 2 lives at a different address:
	Maywood, IL 60153  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choo		Check one:
bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Desc Main Page 3 of 47 Document Case number (if known) Debtor 1 Don Tillman Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. District When Case number When District Case number

When

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

■ No

Yes.

District

Debtor Relationship to you When District Case number, if known Debtor Relationship to you When Case number, if known District

Case number

11. Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you?

No. Go to line 12. 

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

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Document Page 4 of 47 Case number (if known) Debtor 1 Don Tillman Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs

urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

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Page 5 of 47 Document Case number (if known) **Don Tillman** Debtor 1

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### П

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 <b>Don Tillman</b>		Docum		number (if known)			
Part	6: Answer These Quest	ions for Re	eporting Purposes					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred individual primarily for a personal, family, or household purpose."						
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.		business debts? Business debts are detection of the desired the operation of the desired the operation of the desired the desi				
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you	owe that are not consumer debts or bu	usiness debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.				
	Do you estimate that after any exempt	☐ Yes.		Do you estimate that after any exempavailable to distribute to unsecured cred	t property is excluded and administrative expenses ditors?			
	property is excluded and administrative expenses are paid that funds will be available for		□ No					
			□ Yes					
	distribution to unsecured creditors?							
18.	How many Creditors do	<b>■</b> 1-49		<b>1</b> ,000-5,000	☐ 25,001-50,000			
	you estimate that you owe?	☐ 50-99		<b>5001-10,000</b>	<b>5</b> 0,001-100,000			
	OWC:	<u> </u>		□ 10,001-25,000	☐ More than100,000			
		□ 200-99	99					
19.	How much do you	<b>=</b> \$0 - \$9	50.000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			001 - \$500,000	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 millio				
		□ \$500,0	001 - \$1 million	<b>—</b> ф100,000,001 - ф300 millio	III INGTE TIAIT \$30 billion			
20.	How much do you	<b>\$0 - \$</b>	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?	□ \$50,0	01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			001 - \$500,000	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 millio				
		□ \$500,0	001 - \$1 million	<b>—</b> \$100,000,001 - \$500 millo	III IIIII IIII IIIII IIIII IIIII IIIII IIII			
Part	7: Sign Below							
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.						
					igible, under Chapter 7, 11,12, or 13 of title 11, and I choose to proceed under Chapter 7.			
				I not pay or agree to pay someone who the notice required by 11 U.S.C. § 342(	o is not an attorney to help me fill out this b).			
		I request	relief in accordance with the	chapter of title 11, United States Code	e, specified in this petition.			
		bankrupto and 3571	cy case can result in fines up		oney or property by fraud in connection with a o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519,			
		/s/ Don Till		Signature of I	Debtor 2			
			of Debtor 1	Signature of t	2000. 2			
		Executed	on <b>July 3, 2018</b>	Executed on				
			MM / DD / YYYY		MM / DD / YYYY			

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Debtor 1 Don Tillman Document Page 7 of 47 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie W Fernandez	Date	July 3, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Bennie W Fernandez		
Printed name		
Fernandez & Gray		
Firm name		
108 W. Madison		
2nd Floor		
Oak Park, IL 60302		
Number, Street, City, State & ZIP Code		
Contact phone <b>312-386-1010</b> Er	nail address	bennie161@sbcglobal.net
0795585 IL		
Par number 9 Ctate		

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		DOGUIII	ill Paue o UL41	
Fill in this infor	mation to identify your	case:		
Debtor 1	Don Tillman			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Jnited States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

☐ Check if this is an amended filing

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

-			
Par	t 1: Summarize Your Assets		
		Your a	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	400.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	400.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	16,818.00
	Your total liabilities	\$	16,818.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,386.66
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,210.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a nersonal	family or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

page 1 of 2

the court with your other schedules.

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Case number (if known) Debtor 1 Don Tillman

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

1,386.66 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clain	1
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 18-18920 Doc 1 Filed 07/03/18 Entered 07/03/18 16:56:36 Desc Main Document Page 10 of 47 Fill in this information to identify your case and this filing: Debtor 1 **Don Tillman** Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No ☐ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ■ No ☐ Yes. Describe.....

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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Debtor '	Don Tillmar	Case number	(if known)
		Location: 126 S. 21st, Maywood IL 60153 1 Samsung Flatscreen 42'	\$150.00
Exan	other collect	d figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stations, memorabilia, collectibles	amp, coin, or baseball card collections;
Exan	musical inst	ographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis	; canoes and kayaks; carpentry tools;
■ No	mples: Pistols, rifle	es, shotguns, ammunition, and related equipment	
□ No	mples: Everyday c	lothes, furs, leather coats, designer wear, shoes, accessories	
		Location: 126 S. 21st, Maywood IL 60153	\$250.00
■ No □ Ye  13. <b>Non</b> Exa ■ No □ Ye  14. <b>Any</b>	mples: Everyday je s. Describe  -farm animals mples: Dogs, cats, oes. Describe  other personal ar	nd household items you did not already list, including any health aids you did n	
15. <b>Ad</b>	d the dollar value	of all of your entries from Part 3, including any entries for pages you have atta number here	ched \$400.00
	Describe Your Final own or have any	ncial Assets legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	<i>mples:</i> Money you o	have in your wallet, in your home, in a safe deposit box, and on hand when you file y	our petition
Exa ■ No	institutions	savings, or other financial accounts; certificates of deposit; shares in credit unions, br If you have multiple accounts with the same institution, list each.	okerage houses, and other similar
LI Y€	S	Institution name:	

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Case number (if known) Document

Debtor 1 **Don Tillman** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

Official Form 106A/B Schedule A/B: Property page 3

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Debt	tor 1	Don Tillman		Boodinene	Case number (if known)					
	<ul> <li>29. Family support         Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement         ■ No         □ Yes. Give specific information     </li> </ul>									
	Examp No	imounts someone owes y iles: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' comper	nsation, Social Security				
		ts in insurance policies des: Health, disability, or life	e insurance; h	nealth savings account (F	HSA); credit, homeowner's, or renter's insurar	nce				
		Name the insurance compa Com	iny of each popany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:				
; •	If you a someor	erest in property that is dare the beneficiary of a livin ne has died.  Give specific information			d surance policy, or are currently entitled to rece	eive property because				
	Examp No	against third parties, who les: Accidents, employmen Describe each claim			t or made a demand for payment to sue					
	No	contingent and unliquidate  Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims				
	No	ancial assets you did not Give specific information	already list							
36.					y entries for pages you have attached	\$0.00				
Part	5: Des	scribe Any Business-Related	Property You	Own or Have an Interest li	n. List any real estate in Part 1.					
_	-	wn or have any legal or equi	table interest	in any business-related pr	operty?					
		to Part 6. o to line 38.								
Part		scribe Any Farm- and Comme ou own or have an interest in fa			or Have an Interest In.					
	-	own or have any legal or Go to Part 7.	equitable in	terest in any farm- or c	ommercial fishing-related property?					
		Go to line 47.								
Part	7:	Describe All Property You	Own or Have a	ın Interest in That You Did	Not List Above					
		have other property of and les: Season tickets, country								

☐ Yes. Give specific information.......

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Case number (if known) Debtor 1 **Don Tillman** 

54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 ...... \$0.00 Part 2: Total vehicles, line 5 56. \$0.00 57. Part 3: Total personal and household items, line 15 \$400.00 Part 4: Total financial assets, line 36 58. \$0.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$400.00 Copy personal property total 62. \$400.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$400.00

Official Form 106A/B Schedule A/B: Property page 5 Case 18-18920 Doc 1 Filed 07/03/18 Entered 07/03/18 16:56:36 Desc Main

		Document		Page 15 of 47		
Fill in this in	formation to identify your	case:				
Debtor 1	Don Tillman					
	First Name	Middle Name	L	ast Name		
Debtor 2 Spouse if, filing)	First Name	Middle Name	L	ast Name		
Jnited States	Bankruptcy Court for the:	NORTHERN DISTRICT OF	ILLIN	OIS		
Case number						
if known)						Check if this is an
						amended filing
Official F	Form 106C					
Schedi	ule C: The Pro	operty You Cla	ıim	as Exempt		4/16
		•		•	or oupplies -	correct information. Using
ne property yo eeded, fill out	ou listed on <i>Schedule A/B: I</i> t and attach to this page as	Property (Official Form 106A/B)	as yo	ther, both are equally responsible for our source, list the property that you age as necessary. On the top of any	claim as ex	empt. If more space is
ase number (	,				_	
pecific dolla ny applicabl unds—may b	r amount as exempt. Alter e statutory limit. Some ex pe unlimited in dollar amo	natively, you may claim the femptions—such as those for unt. However, if you claim an	ull fa heal exen	ount of the exemption you claim. ir market value of the property be th aids, rights to receive certain I nption of 100% of fair market valu	eing exempt benefits, an ue under a l	ted up to the amount of d tax-exempt retirement aw that limits the
•	a particular dollar amoun ble statutory amount.	t and the value of the propert	ty is c	determined to exceed that amoun	t, your exe	nption would be limited
Part 1: Ide	entify the Property You Cla	nim as Exempt				
1. Which se	et of exemptions are you c	laiming? Check one only, eve	n if yc	our spouse is filing with you.		
■ You ar	e claiming state and federal	nonbankruptcy exemptions.	11 U.S	S.C. § 522(b)(3)		
☐ You ar	e claiming federal exemptio	ns. 11 U.S.C. § 522(b)(2)				
		- , , , ,	empt,	fill in the information below.		
Brief desc	ription of the property and lin A/B that lists this property	•	•	ount of the exemption you claim	Specific la	ws that allow exemption
Scriedule	A/D that hats this property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	n: 126 S. 21st, Maywoo			\$150.00	735 ILC	S 5/12-1001(b)
60153 1 Samsı	ung Flatscreen 42'			100% of fair market value, up to		
	Schedule A/B: <b>7.1</b>			any applicable statutory limit		
	n: 126 S. 21st, Maywoo	d IL \$250.00		\$250.00	735 ILC	S 5/12-1001(a)
60153 Line from	Schedule A/B: 11.1	<u> </u>		100% of fair market value, up to		
				any applicable statutory limit		
		mption of more than \$160,37				
(Subject to ■ No	o adjustment on 4/01/19 an	d every 3 years after that for ca	ases fi	iled on or after the date of adjustme	nt.)	
_	Did you acquire the proper	ty covered by the exemption wi	ithin 1	,215 days before you filed this case	?	
П	No	-		•		

Yes

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Fill in this infor	mation to identify your	case:		
Debtor 1	Don Tillman			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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	2a36 10-10320   1	Document Document	Page 17 of 47	0.50 Desc Main
Fill in this info	ormation to identify your			
Debtor 1	Don Tillman			
200101	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
	rm 106E/F	/ho Have Unsecured	Claims	12/15
				DNPRIORITY claims. List the other party to
eft. Attach the C name and case n Part 1: List		ge. If you have no information to rep nsecured Claims		t, number the entries in the boxes on the e top of any additional pages, write your
■ No. Go to	o Part 2.			
☐ Yes.				
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any cred	ditors have nonpriority unsec	cured claims against you?		
□ No. You	have nothing to report in this n	part. Submit this form to the court with y	vour other schedules	
	nave nothing to report in this p	art. Gubriik tiilg form to the court with y	your other sorioudies.	
Yes.				
unsecured c	laim, list the creditor separatel	y for each claim. For each claim listed,	e creditor who holds each claim. If a cred, identify what type of claim it is. Do not list lave more than three nonpriority unsecured	claims already included in Part 1. If more
				Total claim
City o	of Chicago Department	t of		
4.1 Rever	<u> </u>	Last 4 digits of acco	ount number	\$13,000.00
	ority Creditor's Name	When we the debt		
	ttance Center 3ox 88292	When was the debt	incurred?	
	igo, IL 60680-1292			
	r Street City State Zlp Code	As of the date you fi	ile, the claim is: Check all that apply	
Who in	curred the debt? Check one.	=		
■ Deb	otor 1 only	☐ Contingent		
☐ Deb	otor 2 only	☐ Unliquidated		
	otor 1 and Debtor 2 only	☐ Disputed		
	east one of the debtors and an	_ '	ITY unsecured claim:	
	eck if this claim is for a com	Па		
debt	on in une olumnie for a com		g out of a separation agreement or divorce	that you did not
Is the c	claim subject to offset?	report as priority clain		
■ No		☐ Debts to pension	or profit-sharing plans, and other similar de	ebts
☐ Yes		Other Specify		

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Debtor 1 Don Tillman Case number (if know) \$1.500.00 4.2 Com Ed Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 6111 When was the debt incurred? Carol Stream, IL 60197-6111 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Credit Management, LP 0877 \$703.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcv Opened 10/17 Last Active Po Box 118288 When was the debt incurred? 10/15 Carrollton, TX 75011 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Comcast Cable ☐ Yes 4.4 \$0.00 **Fingerhut** Last 4 digits of account number 4440 Nonpriority Creditor's Name **Bankruptcy Dept** Opened 12/16 Last Active 6250 Ridgewood Rd When was the debt incurred? 01/17 Saint Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No **Installment Sales Contract** ☐ Yes Other. Specify

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Debtor	1 Don Tillman		Case number (if kno	ow)	
4.5	LVNV Funding/Resurgent Capital  Nonpriority Creditor's Name	Last 4 digits of account number	4440	_	\$115.00
	Po Box 10497 Greenville, SC 29603	When was the debt incurred?	Opened 05/17 01/17	Last Active	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	/	
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or d	ivorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other sim	nilar debts	
	☐ Yes	■ Other. Specify Fingerhut F	Company Accou Freshstart	nt Webbank	
4.6	People Gas	Last 4 digits of account number		_	\$1,500.00
	Nonpriority Creditor's Name 130 E Randolph Drive Chicago, IL 60602	When was the debt incurred?			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	/	
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or d	ivorce that you did not	
	No	Debts to pension or profit-sharin	ig plans, and other sim	nilar debts	
	Yes	Other. Specify			
4.7	Sprint Name of the Conditional	Last 4 digits of account number		_	\$0.00
	Nonpriority Creditor's Name P.O. Box 219554 Kansas City, MO 64121	When was the debt incurred?			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	/	
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or d	ivorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other sim	nilar debts	
	Yes	Other. Specify			

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Don Tillman	Case number (if know)	
T-Mobile	Last 4 digits of account number	
Nonpriority Creditor's Name		
P.O. Box 742596	When was the debt incurred?	
Cincinnati, OH 45274-2596		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify	

### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	, , ,	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 16,818.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 16,818.00

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		DUCUITE		
Fill in this infor	mation to identify your	case:		
Debtor 1	Don Tillman			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
	0.1		0: :	710.0	_
2.3	City		State	ZIP Code	
2.3	Name				<u> </u>
	Name				
					_
	Number	Street			
	City		State	ZIP Code	<u> </u>
2.4	Oity		Olate	Zii Oodc	
	Name				<del>_</del>
	Number	Street			<u> </u>
	Number	Olieet			
	City		State	ZIP Code	_
2.5	•				
	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	

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		Docume	nt Page 22 o	<u>f 47                                    </u>
Fill in this i	information to identify you	case:		
Debtor 1	Don Tillman			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing	g) First Name	Middle Name	Last Name	
	•			
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numb	per			
(if known)				☐ Check if this is an
				amended filing
Official	Form 106H			
	ule H: Your Cod	lahtars		12/15
Scried	ule II. Toul Cou	ientoi 3		12/13
people are fill it out, an	filing together, both are eq	ually responsible for supp e boxes on the left. Attach ı). Answer every question.	lying correct informati the Additional Page to	s complete and accurate as possible. If two married on. If more space is needed, copy the Additional Page, o this page. On the top of any Additional Pages, write
,	in the second of	you are ming a joint oace, t	do not not citator opodoc	ao a oodobioi.
■ No				
☐ Yes				
	in the last 8 years, have yo a, California, Idaho, Louisiana			/? (Community property states and territories include ngton, and Wisconsin.)
	Go to line 3.		with you at the time?	
□ res.	Did your spouse, former spo	buse, or legal equivalent live	with you at the time?	
in line : Form 1	2 again as a codebtor only	if that person is a guarant	tor or cosigner. Make s	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 6G). Use Schedule D, Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor lame, Number, Street, City, State and I	ZIP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
<u> </u>	Number Street			_
	Dity	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
N	Number Street			

State

City

ZIP Code

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						_				
	in this information to identify your obtor 1  Don Tillman									
	btor 2  puse, if filing)									
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS							
_	se number nown)		-			□ A		ed filing ent showin	g postpetition ollowing date:	
<u>O</u>	fficial Form 106l					N	1M / DD/ \	YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and youch a separate sheet to this form.  The separate sheet to this form.  The separate sheet to this form.  The separate sheet to this form.	ur spouse is not filing w On the top of any additi	ith you, do not inclu	ıde infor	mati	on about	your spe umber (if	ouse. If mo known). A	ore space is nswer every	needed,
••	information.		Debtor 1						ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Empl	•		
	employers.	Occupation	Helpger							
	Include part-time, seasonal, or self-employed work.	Employer's name	William William	s						
	Occupation may include student or homemaker, if it applies.	Employer's address	900 N. Independ Romeoville, IL (		Blvd					
		How long employed t	here? 2 years	3			_			
Pa	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to r	eport for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spouse have mee space, attach a separate sheet to		ombine the informatio	n for all	empl	oyers for	that perso	on on the li	nes below. If	you need
						For Del	otor 1		otor 2 or ng spouse	
2.	List monthly gross wages, saldeductions). If not paid monthly,			2.	\$	1	,386.66	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	1,38	36.66	\$	N/A	

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Deb	tor 1	Don Tillman	-	(	Case	number ( <i>if k</i>	(nown)				
	0		4			Debtor 1	2.22	non-f	ebtor :	pouse	
	-	by line 4 here	4.		\$_	1,38	6.66	\$		N/A	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	58		\$		0.00	\$		N/A	_
	5b.	Mandatory contributions for retirement plans	5t		\$		0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$		0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans Insurance	50		\$_		0.00	\$		N/A	_
	5e. 5f.	Domestic support obligations	56 5f		\$ \$		0.00	\$		N/A N/A	_
	5g.	Union dues	5 <u>0</u>		<b>\$</b> -		0.00	\$		N/A	_
	5h.	Other deductions. Specify:	-	9. h.+	<b>\$</b> —			+ \$		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$		0.00	\$		N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	1,38		\$		N/A	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a.	\$		0.00	\$		N/A	
	8b.	Interest and dividends	8b	b.	\$		0.00	\$		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$		0.00	\$		N/A	_
	8d. 8e.	Unemployment compensation Social Security	80 86		\$		0.00	\$		N/A N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	e 8f	f.	\$	ı	0.00	\$		N/A	_
	8g.	Pension or retirement income	80		\$		0.00	\$		N/A	_
	8h.	Other monthly income. Specify:	_ 8r	h. <b>+</b>	\$_	-	0.00	+ \$		N/A	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. ;	\$		0.00	\$		N/A	4
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		1,386.66	+ \$		N/A	= \$	1,386.66
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	.0.	Ψ_		1,300.00	]		11//		1,300.00
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not excify:	dep						chedule 11.		0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certailies							12.	\$	1,386.66
13.	Do	you expect an increase or decrease within the year after you file this form	?							Combine month!	ned ly income
		No.									

Official Form 106I Schedule I: Your Income page 2

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Fill	in this information to	identify yo	our case:					
Deb	otor 1 <b>Don</b>	Tillman				Che	ck if this is:	
	otor 2						An amended filing A supplement show 13 expenses as of	wing postpetition chapter the following date:
Unit	ed States Bankruptcy (	Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number							
	nown)							
	fficial Form							
	chedule J:							12/15
info		oace is ne	eded, atta	If two married people and chanother sheet to this n.				
Par	t 1: Describe Your		hold					
	No. Go to line 2							
	☐ Yes. <b>Does Deb</b>	tor 2 live i	n a separ	ate household?				
	□ No □ Yes. De	btor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Deb	otor 2.	
2.	Do you have depe	endents?	■ No					
	Do not list Debtor 1 Debtor 2.	I and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the dependents names							□ No
	dependents names	<b>.</b>						☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes ☐ No
								☐ Yes
3.	Do your expenses		_	No	·			
	expenses of peop yourself and your			Yes				
Par	t 2: Estimate Yo	our Ongoi	ng Monthi	y Expenses				
Est	imate your expense	es as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp	ou are using this followed are using the following the second of the sec	orm as a su J, check tl	upplement in a Cha he box at the top o	apter 13 case to report f the form and fill in the
the				government assistance i luded it on <i>Schedule I:</i> \			Your exp	enses
(0)	nciai i omi iooi.,						,	
4.	The rental or hom payments and any			ses for your residence. I r lot.	nclude first mortgag	e 4. S	<b>.</b>	350.00
	If not included in	line 4:						
	4a. Real estate	taxes				4a. S	·	0.00
	4b. Property, ho					4b. \$		0.00
				ıpkeep expenses dominium dues		4c. 9 4d. 9		0.00
5.				<b>our residence.</b> such as ho	me equity loans	5. S	·	0.00

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Debtor 1	Don Tillman	Case num	ber (if known)	
6. <b>Utilitie</b>	s:			
	Electricity, heat, natural gas	6a.	\$	0.00
	Nater, sewer, garbage collection	6b.		0.00
	Felephone, cell phone, Internet, satellite, and cable services	6c.	\$	100.00
	Other. Specify:	6d.	\$	0.00
	and housekeeping supplies	<del></del> 7.	\$	225.00
	are and children's education costs	8.	\$	0.00
	ng, laundry, and dry cleaning	9.	·	75.00
	nal care products and services	10.		50.00
	al and dental expenses	11.	·	10.00
	portation. Include gas, maintenance, bus or train fare.		Ψ	10.00
	include car payments.	12.	\$	350.00
	ainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	able contributions and religious donations	14.	\$	25.00
5. <b>Insura</b>	-		·	20.00
	include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	25.00
15b. l	Health insurance	15b.	\$	0.00
15c. \	/ehicle insurance	15c.	\$	0.00
15d. (	Other insurance. Specify:	15d.	\$	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify	• • •	16.	\$	0.00
7. Install	ment or lease payments:			
	Car payments for Vehicle 1	17a.	\$	0.00
17b. (	Car payments for Vehicle 2	17b.	\$	0.00
17c. (	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	ayments of alimony, maintenance, and support that you did not report as		· —	
	ted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Specify	r.	19.		
	real property expenses not included in lines 4 or 5 of this form or on Sche	edule I: Yo	our Income.	
20a. I	Mortgages on other property	20a.	·	0.00
20b. F	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. I	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. I	Homeowner's association or condominium dues	20e.	\$	0.00
1. Other:	Specify:	21.	+\$	0.00
	· · -			3333
	ate your monthly expenses			4 6 4 6 6 6
	dd lines 4 through 21.		\$	1,210.00
22b. C	opy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Ad	dd line 22a and 22b. The result is your monthly expenses.		\$	1,210.00
0 0-11	ote very menthly not income			
	ate your monthly net income.	225	¢	4 000 00
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· -	1,386.66
23b. (	Copy your monthly expenses from line 22c above.	23b.	-\$i	1,210.00
20- 1	Publicative was blocked as a second of the s			
	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	176.66
	The result is your monthly net income.	200.	*	
24. <b>Do yo</b> u	expect an increase or decrease in your expenses within the year after yo	ou file this	form?	
	mple, do you expect to finish paying for your car loan within the year or do you expect your			se or decrease because of a
	ation to the terms of your mortgage?			
■ No.				
☐ Yes	Explain here:			

# Case 18-18920 Doc 1 Filed 07/03/18 Entered 07/03/18 16:56:36 Desc Main Document Page 27 of 47

Fill in this informa	ation to identify your	case:					
Debtor 1	Don Tillman						
Debtor 2	First Name	Middle Name	Last	Name			
(Spouse if, filing)	First Name	Middle Name	Last	Name			
United States Bank	cruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOI	S			
Case number					☐ Check if this is an amended filing		
Official Form	106Dec						
		n Individua	l Debto	or's Schedules	12/15		
f two married peop	ple are filing together	, both are equally respo	onsible for s	upplying correct information.			
obtaining money o years, or both. 18 l	ou must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or btaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Sign Below						
Did you pay o	or agree to pay some	one who is NOT an atto	rney to help	you fill out bankruptcy forms	?		
■ No							
☐ Yes. Na	me of person				Bankruptcy Petition Preparer's Notice, tion, and Signature (Official Form 119)		
	of perjury, I declare rue and correct.	that I have read the sun	mmary and so	chedules filed with this decla	ration and		
X /s/ Don T	illman		X				
Don Tilln Signature	<b>nan</b> of Debtor 1			Signature of Debtor 2			
Date <u>Ju</u>	ly 3, 2018			Date			

# Case 18-18920 Doc 1 Filed 07/03/18 Entered 07/03/18 16:56:36 Desc Main Document Page 28 of 47

Pebtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 1   Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 4   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 7   Debtor 8   Debtor 9   Debtor 9							
Debtor 2   First Name   Moddle Name   Last Name     Sexues at Introl)   First Name   Moddle Name   Last Name     Sexues at Introl   First Name   Moddle Name   Last Name     Check if this is an armended filling     Check if this is armended filling     Check if this is armended filli	Fill	in this inforr	nation to identify you	r case:			
Check if this is an amended filling	De	btor 1		Maria N			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    Case number	Del	htor 2	First Name	Middle Name	Last Name		
Case number   Check if this is an amended filing   Check if this is an amended filing    Difficial Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy   4/16  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Markal Status and Where You Lived Before   What is your current markal status?   Status and Where You Lived Before   No married   Not married   During the last 3 years, have you lived anywhere other than where you live now?   No   Yes. List all of the places you lived in the last 3 years. Do not include where you live now.   Debtor 1 Prior Address:   Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there   Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property itares and ferritories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)   No   Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income   Did you have any income from employment or from operating a business during this year or the two previous calendar years?   Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.   If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.    Debtor 1   Sources of income   Gross income   Check all that apply.   Geros income   Check			First Name	Middle Name	Last Name		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/16  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct more report of Known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Poettor 1 Prior Address:  Dates Debtor 1  Debtor 2 Prior Address:  Dates Debtor 2  lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property itares and fermitories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2  Explain the Sources of Your Income  Debtor 1  Sources of income Check all that apply.  Check all that apply:  Check all that apply.  Bourses, tips  Diving January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Diving Sa, 319.96  Wages, commissions, bonuses, tips	Uni	ited States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  ### Affairs for Ind	Ca	se number					
Official Form 107  Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/16  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Bort 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  No married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1  Sources of income (Defore deductions and exclusions)  Debtor 2  Sources of income (Defore deductions and exclusions)  Poblicy Gross income (Defore deductions and exclusions)  Debtor 2  Sources of income (Decore deductions and exclusions)  Bonuses, tips		_					
Statement of Financial Affairs for Individuals Filing for Bankruptcy  description and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unmber (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Debtor 1 Prior Address:  Dates Debtor 1 Inved there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Li you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Sources of income Check all that apply.  Wages, commissions, bonuses, tips  Debtor 2  Survages, commissions, bonuses, tips						a	mended filing
Statement of Financial Affairs for Individuals Filing for Bankruptcy  description and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unmber (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  Debtor 1 Prior Address:  Dates Debtor 1 Inved there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Li you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Sources of income Check all that apply.  Wages, commissions, bonuses, tips  Debtor 2  Survages, commissions, bonuses, tips	~ .	·· · · -	407				
Se as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 Rived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Check all that apply.  Debtor 2  Sources of income Check all that apply.  Every John Last apply.  Debtor 2  Sources of income Check all that apply.  Bed Commissions, bonuses, tips					5		
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  No transied  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Dived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territoriries include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2   Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1   Sources of income (before deductions and exclusions)  Poblor 2   Sources of income (Check all that apply.  Cross income (before deductions and exclusions)  Debtor 2   Sources of income (Check all that apply.  Wages, commissions, bonuses, tips	St	atement	of Financial	Attairs for Individ	duals Filing for B	ankruptcy	4/16
What is your current marital status?							
What is your current marital status?   Married   Not married					uns form. On the top of any	additional pages, write you	ii name and case
Married   Not married	Pai	rt 1: Give [	Details About Your Ma	rital Status and Where You	Lived Before		
Married   Not married	1.	What is you	r current marital statu	ıs?			
Not married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income Check all that apply.  Gross income Check all that apply.  Wages, commissions, bonuses, tips		_					
During the last 3 years, have you lived anywhere other than where you live now?    No		_					
Pebtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 2   Debtor 2 Prior Address:  Dates Debtor 2   Debtor 3   Debtor 4   Debtor 4   Debtor 4   Debtor 5   Debtor 6   Debtor 6   Debtor 7   Debtor 6   Debtor 7   Debtor 8   Debtor 9   Deb	_						
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.   Debtor 1 Prior Address:   Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there	2.	During the I	ast 3 years, have you	lived anywhere other than	where you live now?		
Debtor 1 Prior Address:  Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   Dates Debtor 3   Dates Debtor 2   Dates Debtor 3   Dates Debtor 4   Dates Debtor 4   Dates Debtor 5   Dates Debtor 5   Dates Debtor 6   Dates Debtor 6   Dates Debtor 6   Dates Debtor 8   Dates Debtor 9   Debt		■ No					
lived there		☐ Yes. Lis	st all of the places you I	ived in the last 3 years. Do no	ot include where you live now		
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  S. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Ves. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filled for bankruptcy:  Wages, commissions, bonuses, tips		Debtor 1 Pr	rior Address:		Debtor 2 Prior Ad	dress:	
No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply. Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Wages, commissions, bonuses, tips	3.	Within the la	ast 8 years, did you ev	ver live with a spouse or leg	jal equivalent in a commun	ity property state or territory	? (Community property
Tyes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$8,319.96	stat	es and territor	ies include Arizona, Ca	lifornia, Idaho, Louisiana, Nev	vada, New Mexico, Puerto Ri	co, Texas, Washington and W	'isconsin.)
Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$8,319.96  Wages, commissions, bonuses, tips		■ No					
From January 1 of current year until the date you filed for bankruptcy:  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  Debtor 1  Sources of income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Sources of income Check all that apply.  Wages, commissions, bonuses, tips		☐ Yes. Ma	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (Of	ficial Form 106H).		
From January 1 of current year until the date you filed for bankruptcy:  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  Debtor 1  Sources of income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Sources of income Check all that apply.  Wages, commissions, bonuses, tips	Pai	rt 2 Explai	in the Sources of You	r Income			
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  No  Pestor 1  Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Pebtor 2  Sources of income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips							
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,319.96  Wages, commissions, bonuses, tips	4.						ndar years?
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,319.96  Wages, commissions, bonuses, tips							
Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		□ No					
Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$8,319.96  Wages, commissions, bonuses, tips  \$8,319.96		Yes. Fil	I in the details.				
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Sources of income (before deductions and exclusions)  Under the date you filed for bankruptcy:				Debtor 1		Debtor 2	
From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  **8,319.96*  Uwages, commissions, bonuses, tips  Wages, commissions, bonuses, tips					Gross income		Gross income
From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$8,319.96  Wages, commissions, bonuses, tips					(before deductions and		(before deductions
the date you filed for bankruptcy: bonuses, tips bonuses, tips	_				,	_	and exclusions)
bondoso, apo		•	_	_	\$8,319.96		
				☐ Operating a business		☐ Operating a business	

Official Form 107

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Page 29 of 47 Document Case number (if known) Debtor 1 Don Tillman Debtor 2 Debtor 1 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$0.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source (before deductions Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?  $\square$  No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... still owe paid

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Del	otor 1	Don Tillman		Cas	se number (if known)		
7.	<i>Inside</i> of wh	in 1 year before you filed for bankruptoers include your relatives; any general paich you are an officer, director, person in siness you operate as a sole proprietor. 1 any.	artners; relatives of any gen control, or owner of 20% o	eral partners; partners of their voting	erships of which yo g securities; and ar	u are a genera ny managing ag	I partner; corporations gent, including one for
		No					
		Yes. List all payments to an insider.					
	Insid	der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	this payment
8.	insid	in 1 year before you filed for bankruptoer? de payments on debts guaranteed or cos		ments or transfer a	any property on a	count of a de	ebt that benefited an
	_	No Yes. List all payments to an insider					
		der's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for to	this payment tor's name
Par	rt 4:	Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	List a modif	in 1 year before you filed for bankrupterall such matters, including personal injury fications, and contract disputes.  No Yes. Fill in the details.					
	Case	e title e number	Nature of the case	Court or agency		Status of the	e case
10.	Withi Chec	in 1 year before you filed for bankrupton k all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	hed, attached	, seized, or levied?
		No. Go to line 11. Yes. Fill in the information below.					
		ditor Name and Address	Describe the Property		Date		Value of the
				•			property
			Explain what happened				
11.	acco	in 90 days before you filed for bankrup unts or refuse to make a payment bec No Yes. Fill in the details.	•	uding a bank or fil	nancial institution	, set off any a	mounts from your
		ditor Name and Address	Describe the action the	creditor took	Date	action was	Amount
	0.00			0.00.00	taken		7
12.	court	in 1 year before you filed for bankrupt t-appointed receiver, a custodian, or a No		erty in the possess	ion of an assigne	e for the bene	fit of creditors, a
		Yes					
Par	rt 5:	List Certain Gifts and Contributions					
13.	_	in <b>2 years before you filed for bankrup</b> No	tcy, did you give any gifts	s with a total value	of more than \$60	0 per person?	
		Yes. Fill in the details for each gift.					
		s with a total value of more than \$600 person	Describe the gifts		Dates the g	s you gave ifts	Value

Address:

Person to Whom You Gave the Gift and

Case 18-18920 Doc 1 Filed 07/03/18 Entered 07/03/18 16:56:36 Desc Main Document Page 31 of 47 Case number (if known) Debtor 1 Don Tillman 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? □ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) **Tithes** monthly \$25.00 Church Chicago, IL Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Fernandez & Gray Attorney Fees \$310.00 on filing fee 06/29/18 \$200.00 108 W. Madison \$200.00 on attorney fees 2nd Floor Oak Park, IL 60302 bennie161@sbcglobal.net 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No ☐ Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment

made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

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Case number (if known) Document

Debtor 1 **Don Tillman** 

	beneficiary? (These are often called asset-pro ■ No □ Yes. Fill in the details.	otection devices.)				
	Name of trust	Description and v	alue of the proper	ty transferred	Date Transfer was made	
Par	8: List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and Stora	ge Units		
<ul> <li>Within 1 year before you filed for bankruptcy, were any financial accounts or instruments sold, moved, or transferred?         Include checking, savings, money market, or other financial accounts; certificates of dehouses, pension funds, cooperatives, associations, and other financial institutions.         ■ No         □ Yes. Fill in the details.     </li> </ul>						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
<ul> <li>21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for sec cash, or other valuables?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>				tory for securities,		
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		escribe the contents	Do you still have it?	
22.	Have you stored property in a storage unit  ■ No □ Yes. Fill in the details.	or place other than your	home within 1 yea	ar before you filed for bankrupto	·y?	
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		escribe the contents	Do you still have it?	
Par	Part 9: Identify Property You Hold or Control for Someone Else					
23.	Do you hold or control any property that so for someone.  No Yes. Fill in the details.	meone else owns? Incl	ude any property y	ou borrowed from, are storing f	or, or hold in trust	
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		escribe the property	Value	
Par	10: Give Details About Environmental Inf	ormation				

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Don Tillman

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  No					
	Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have you notified any governmental unit of any	release of hazardous material?			
	■ No □ Yes. Fill in the details.				
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
26.	Have you been a party in any judicial or adminis	strative proceeding under any envir	conmental law? Include settlements a	nd orders.	
	■ No □ Yes. Fill in the details.				
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case	
Par	11: Give Details About Your Business or Con	nections to Any Business			
27.	Within 4 years before you filed for bankruptcy, d	lid you own a business or have any	y of the following connections to any	business?	
	☐ A sole proprietor or self-employed in a to	rade, profession, or other activity,	either full-time or part-time		
	☐ A member of a limited liability company	(LLC) or limited liability partnershi	p (LLP)		
	☐ A partner in a partnership				
	☐ An officer, director, or managing executi	ive of a corporation			
	☐ An owner of at least 5% of the voting or	equity securities of a corporation			
	■ No. None of the above applies. Go to Part 1	12.			
	☐ Yes. Check all that apply above and fill in th	ne details below for each business.			
		scribe the nature of the business	Employer Identification number		
	Address (Number, Street, City, State and ZIP Code)	me of accountant or bookkeeper	Do not include Social Security n  Dates business existed	umber of frin.	
28.	Within 2 years before you filed for bankruptcy, dinstitutions, creditors, or other parties.	did you give a financial statement to	o anyone about your business? Inclu	de all financial	
	■ No □ Yes. Fill in the details below.				
	Name Date Address (Number, Street, City, State and ZIP Code)	te Issued			

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Part 12: Sign Below		
are true and correct. I understand tha	ment of Financial Affairs and any attachments, and I declare t making a false statement, concealing property, or obtainin ines up to \$250,000, or imprisonment for up to 20 years, or I I.	g money or property by fraud in connection
/s/ Don Tillman		
Don Tillman Signature of Debtor 1	Signature of Debtor 2	
Date July 3, 2018	Date	
Did you attach additional pages to Yo	our Statement of Financial Affairs for Individuals Filing for B	ankruptcy (Official Form 107)?
■ No		
□Yes		
Did you pay or agree to pay someone	who is not an attorney to help you fill out bankruptcy forms	s?
No		
☐ Yes. Name of Person Attach	the Bankruptcy Petition Preparer's Notice, Declaration, and Sign	nature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

## (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$200.00 toward the flat fee, leaving a balance due of \$3,800.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:		
Signed:		
/s/ Don Tillman	/s/ Bennie W Fernandez	
Don Tillman	Bennie W Fernandez	
	Attorney for the Debtor(s)	
Debtor(s)	_	
Do not sign this agreement if the amounts	are blank.	

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In r	e Don Tillman		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the rendered on behalf of the debtor(s) in contemplation of or	the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			200.00
	Balance Due			3,800.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed compensat	tion with any other person	n unless they are mem	pers and associates of my law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of			
5.	In return for the above-disclosed fee, I have agreed to render	legal service for all aspec	cts of the bankruptcy c	ase, including:
	<ul><li>a. Analysis of the debtor's financial situation, and rendering a</li><li>b. Preparation and filing of any petition, schedules, statemen</li><li>c. Representation of the debtor at the meeting of creditors and</li><li>d. [Other provisions as needed]</li></ul>	t of affairs and plan whic	h may be required;	
6.	By agreement with the debtor(s), the above-disclosed fee does	s not include the following	ng service:	
	CI	ERTIFICATION		
this	I certify that the foregoing is a complete statement of any agrebankruptcy proceeding.	eement or arrangement fo	or payment to me for re	epresentation of the debtor(s) in
١.	July 3, 2018	/s/ Bennie W Fer	rnandez	
	Date	Bennie W Ferna	ndez	-
		Signature of Attorn Fernandez & Gra		
		108 W. Madison		
		2nd Floor		
		Oak Park, IL 603	302 ax: 312-386-1020	
		bennie161@sbc		
		Name of law firm	-	

# **United States Bankruptcy Court**Northern District of Illinois

In re	Don Tillman		Case No	
		Debtor(s)	Chapter 13	
	V	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	8
	The above-named Debtor(our) knowledge.	(s) hereby verifies that the list of cred	itors is true and correct	to the best of my
Date:	July 3, 2018	/s/ Don Tillman  Don Tillman Signature of Debtor		

City of Chicago Department of Reven Remittance Center P.O. Box 88292 Chicago, IL 60680-1292

Com Ed P.O. Box 6111 Carol Stream, IL 60197-6111

Credit Management, LP Attn: Bankruptcy Po Box 118288 Carrollton, TX 75011

Fingerhut
Bankruptcy Dept
6250 Ridgewood Rd
Saint Cloud, MN 56303

LVNV Funding/Resurgent Capital Po Box 10497 Greenville, SC 29603

People Gas 130 E Randolph Drive Chicago, IL 60602

Sprint P.O. Box 219554 Kansas City, MO 64121

T-Mobile P.O. Box 742596 Cincinnati, OH 45274-2596